

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Sanjeev Roy**  
Debtor(s)

Bankruptcy Case No.: 19-21748-GLT  
Issued Per 11/7/2019 Proceeding  
Chapter: 13  
Docket No.: 33 - 2  
Concil. Conf.: November 7, 2019 at 09:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 30, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$5,414.00 as of November, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Nov. 7, 2019 at 09:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 4 of Wells Fargo, Claim No. 2 of JP Morgan, Claim No. 6 of Bayview .
- ☒ H. Additional Terms: The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$7,2436.18 (100%).

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

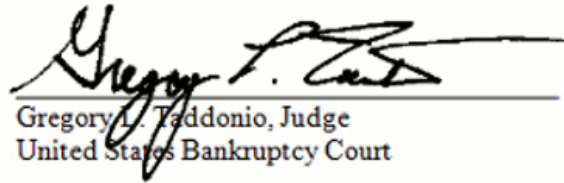
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: November 7, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Sanjeev Roy  
 Debtor

Case No. 19-21748-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

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 Total Noticed: 38

Date Rcvd: Nov 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019.

db  
 15042742 +Sanjeev Roy, 121 Sewickley Farms Circle, Mars, PA 16046-7143  
 15042743 +Ameriprise Financial I, 827 Ameriprise Financial, Minneapolis, MN 55474-0008  
 15042747 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 15042748 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 15042749 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 15042750 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 15042750 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 15042752 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 15042754 +Flr Solution, Po Box 94498, Las Vegas, NV 89193-4498  
 15042755 Fm/citizens, 121 South 13th Street, Blair, NE 68008  
 15042757 +Hyundai Capital America, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558  
 15042759 Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, MI 49000  
 15042761 +Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 15042764 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 15042769 +Target N.b., Po Box 673, Minneapolis, MN 55440-0673  
 15042770 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 15042771 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387  
 15077245 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 15075391 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15042744 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 08 2019 02:45:39  
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Miami, FL 33146-1837  
 15083176 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 08 2019 02:45:39  
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor,  
 Coral Gables, FL 33146-1837  
 15042746 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2019 02:50:52 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 15042745 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2019 02:50:53 Cap1/bstby,  
 Po Box 30253, Salt Lake City, UT 84130-0253  
 15042751 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 08 2019 02:45:15 Comenity Bank/levin,  
 Po Box 182789, Columbus, OH 43218-2789  
 15042753 +E-mail/Text: bankruptcy@dcu.org Nov 08 2019 02:45:51 Digital Fed Credit Uni,  
 220 Donald Lynch Blvd, Marlborough, MA 01752-4708  
 15071533 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Nov 08 2019 02:45:48  
 HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809,  
 FOUNTAIN VALLEY, CA 92728-0809  
 15042756 +E-mail/Text: bankruptcy@huntington.com Nov 08 2019 02:45:23 Huntington National Ba,  
 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060  
 15057246 E-mail/Text: bk.notifications@jpmchase.com Nov 08 2019 02:45:17 JPMorgan Chase Bank, N.A.,  
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 15042758 +E-mail/Text: bncntices@becket-lee.com Nov 08 2019 02:45:10 Kohls/chase,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 15042760 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 08 2019 02:51:49 LVNV Funding,  
 PO BOX 10497 MS 576, Greenville, SC 29603-0497  
 15048794 E-mail/PDF: resurgentbknofications@resurgent.com Nov 08 2019 02:51:47 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15083224 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2019 03:04:28  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15042763 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2019 02:50:53  
 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 15042762 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2019 02:51:37  
 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
 15042765 +E-mail/PDF: gecsedirecoverycorp.com Nov 08 2019 02:50:51 Synch/dkdc, P.o. Box 965005,  
 Orlando, FL 32896-5005  
 15042766 +E-mail/PDF: gecsedirecoverycorp.com Nov 08 2019 02:50:49 Synch/jc Penney Dc,  
 Po Box 965007, Orlando, FL 32896-5007  
 15042767 +E-mail/PDF: gecsedirecoverycorp.com Nov 08 2019 02:50:49 Synch/jcp, Po Box 965007,  
 Orlando, FL 32896-5007  
 15042768 +E-mail/PDF: gecsedirecoverycorp.com Nov 08 2019 02:51:33 Synch/lowes, Po Box 965005,  
 Orlando, FL 32896-5005

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BAYVIEW LOAN SERVICING, LLC  
 cr JPMORGAN CHASE BANK, N.A.

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Nov 07, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Karina Velter on behalf of Creditor JPMORGAN CHASE BANK, N.A. amps@manleydeas.com  
Lawrence W. Willis on behalf of Debtor Sanjeev Roy ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5